

Under the paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

*(Only for new nonprovisional applications under 37 CFR 1.53(b))*

**Attorney Docket No.**

17837-00002

*First Inventor*

William Marcial, William Charles Heinrich  
and Richard Edward Fitzgerald

Title

## ACCOUNT RECONCILIATION METHODS AND SYSTEMS

Express Mail Label No.

EL319732875US

## APPLICATION ELEMENTS

*See MPEP chapter 600 concerning utility patent application contents.*

1. ☒ Fee Transmittal Form (e.g.,PTO/SB/17)  
(Submit an original, and a duplicate for fee processing)
2. ☐ Application claims small entity status.  
See 37 CFR 1.27
3. ☒ Specification [ Total Pages 70 ]  
(Preferred arrangement set forth below)
- Descriptive title of the Invention
  - Cross References to Related Applications
  - Statement Regarding Fed sponsored R & D
  - Reference to sequence listing, a table, or a computer program listing appendix
  - Background of the Invention
  - Brief Summary of the Invention
  - Brief Description of the Drawings (if filed)
  - Detailed Description
  - Claim(s)
  - Abstract of the Disclosure
4. ☒ Drawing(s) (35 USC 113) [ Total Sheets 22 ]
5. Oath or Declaration [ Total Pages ]
- a. ☐ Newly executed (original or copy)
- b. ☐ Copy from a prior application (37 CFR 1.63(d))  
(for continuation/divisional with Box 18 completed)
- i. ☐ DELETION OF INVENTOR(S)  
Signed statement attached deleting inventor(s)  
named in the prior application, see 37 CFR  
1.63(d)(2) and 1.33(b).
6. ☐ Application Data Sheet. See 37 CFR 1.76

ADDRESS TO:

**Assistant Commissioner for Patents**  
**Box Patent Application**  
**Washington, DC 20231**

7. ☐ CD-ROM or CD-R in duplicate, large table or Computer Program (*Appendix*)
8. ☐ Nucleotide and/or Amino Acid Sequence Submission (*If applicable, all necessary*)
  - a. ☐ Computer Readable Form (CRF)
  - b. ☐ Specification Sequence Listing on:
    - i. ☐ CD-ROM or CD-R (2 copies); or
    - ii. ☐ paper
  - c. ☐ Statements verifying identity of above copies

### ACCOMPANYING APPLICATION PARTS

9. ☐ Assignment Papers (cover sheet & document(s))  
37 CFR 3.73(b) Statement  
10. ☐ (when there is an assignee) ☐ Power of Attorney  
11. ☐ English Translation Document (if applicable)  
12. ☐ Information Disclosure Statement (IDS)/PTO-1449 ☐ Copies of IDS Citations  
13. ☐ Preliminary Amendment  
14. ☒ Return Receipt Postcard (MPEP 503)  
(Should be specifically itemized)  
15. ☐ Certified Copy of Priority Document(s)  
(If foreign priority is claimed)  
16. ☒ Request and Certification under 35 U.S.C. 122  
(b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent.  
Certificate of Express Mail: Declaration and Power of Attorney (submitted for inventor identification purposes only)  
17. ☒ Other:

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

☐ Continuation      ☐ Divisional      ☐ Continuation-in-part (CIP) of prior application No.: /

**Prior application information:**

**Examiner:**

**Group/Art Unit:**

**For CONTINUATION OR DIVISIONAL APPS only:** The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

## 19. CORRESPONDENCE ADDRESS

☐ *Customer Number or Bar Code Label*

(Insert Custom No. or Attach bar code label here)

or ☒ Correspondence address below

|      |                       |
|------|-----------------------|
| Name | John S. Beulick, Esq. |
|------|-----------------------|

Armstrong Teasdale LLP

|         |                                  |
|---------|----------------------------------|
| Address | One Metropolitan Sq., Suite 2600 |
|---------|----------------------------------|

|      |           |
|------|-----------|
| City | St. Louis |
|------|-----------|

|       |          |
|-------|----------|
| State | Missouri |
|-------|----------|

|          |       |
|----------|-------|
| Zip Code | 63102 |
|----------|-------|

|         |    |
|---------|----|
| Country | US |
|---------|----|

|           |                |
|-----------|----------------|
| Telephone | (314) 621-5070 |
|-----------|----------------|

|     |                |
|-----|----------------|
| Fax | (314) 621-5065 |
|-----|----------------|

|                   |               |
|-------------------|---------------|
| Name (Print/type) | Natu J. Patel |
|-------------------|---------------|

Registration No. (Attorney/Agent)

39,559

**Signature**

Date \_\_\_\_\_

December 22, 2000

**Burden Hour Statement:** This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Office, Patent and trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:** Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

Under the paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number

**FEE TRANSMITTAL  
for FY 2001**

Patent fees are subject to annual revision.

**Complete If Known**

|                        |   |
|------------------------|---|
| Application Number     |   |
| Filing Date            |   |
| First Named Inventor   | William Marcial, William Charles Heinrich and Richard Edward Fitzgerald |
| Group Art Unit         |   |
| Examiner Name          |   |
| Attorney Docket Number | 17837-00002   |

**TOTAL AMOUNT OF PAYMENT** (\$) 1904.00**METHOD OF PAYMENT (check one)**

- 1.
- ☒
- The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:

Deposit Account Number **01-2384**

Deposit Account Name

- ☒
- Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17
- 
- ☐
- Applicant claims small entity status. See 37 CFR 1.16 and 1.17

- 2.
- ☐
- Payment Enclosed:

☐ Check ☐ Credit Card ☐ Money Order ☐ Other**FEE CALCULATION****1. BASIC FILING FEE**

| Large Fee Code | Entity Fee (\$) | Small Fee Code | Entity Fee (\$) | Fee Description        | Fee Paid |
|----------------|-----------------|----------------|-----------------|------------------------|----------|
| 101            | 710             | 201            | 355             | Utility Filing Fee     | 790.00   |
| 106            | 320             | 206            | 160             | Design Filing Fee      |          |
| 107            | 490             | 207            | 245             | Plant Filing Fee       |          |
| 108            | 710             | 208            | 355             | Reissue filing Fee     |          |
| 114            | 150             | 214            | 75              | Provisional Filing Fee |          |
| SUBTOTAL (1)   |                 |                |                 |                        | 790.00   |

**2. EXTRA CLAIM FEES**

|                      |                       | Extra<br>Claims      | Fee From<br>Below     |   | Fee Paid |
|----------------------|-----------------------|----------------------|-----------------------|---|----------|
| Total Claims         | 73                    | -20**                | 53                    | 18.00   | = 954.00 |
| Independent Claims   | 5                     | -3*                  | 2                     | 80.00   | = 160.00 |
| Multiple Dependant   |                       |                      |                       |   | =        |
| Large<br>Fee<br>Code | Entity<br>Fee<br>(\$) | Small<br>Fee<br>Code | Entity<br>Fee<br>(\$) | Fee Description   |          |
| 103                  | 18                    | 203                  | 9                     | Claims in excess of 20                                    |          |
| 102                  | 80                    | 202                  | 40                    | Independent claims in excess of 3                         |          |
| 104                  | 270                   | 204                  | 135                   | Multiple dependent claim, if not paid                     |          |
| 109                  | 80                    | 209                  | 40                    | **Reissue independent claims over original patent         |          |
| 110                  | 18                    | 210                  | 9                     | **Reissue claims in excess of 20 and over original patent |          |
| SUBTOTAL (2)         |                       |                      |                       |   | 1114.00  |

\*\*or number previously paid, if greater; For Reissues, see above

**FEE CALCULATION (continued)****3. ADDITIONAL FEES**

| Large Fee Code | Entity Fee (\$) | Small Fee Code | Entity Fee (\$) | Fee Description  | Fee Paid |
|----------------|-----------------|----------------|-----------------|--|----------|
| 105            | 130             | 205            | 65              | Surcharge - late filing fee or oath  |          |
| 127            | 50              | 227            | 25              | Surcharge-late provisional filing fee or cover sheet                       |          |
| 139            | 130             | 139            | 130             | Non-English specification  |          |
| 147            | 2520            | 147            | 2520            | For filing a request for ex parte reexamination                            |          |
| 112            | 920*            | 112            | 920*            | Requesting publication of SIR prior to Examiner action                     |          |
| 113            | 1840*           | 113            | 1840*           | Requesting publication of SIR after Examiner action                        |          |
| 115            | 110             | 215            | 55              | Extension for reply within first month                                     |          |
| 116            | 390             | 216            | 195             | Extension for reply within second Month                                    |          |
| 117            | 890             | 217            | 445             | Extension for reply within third month                                     |          |
| 118            | 1390            | 218            | 695             | Extension for reply within fourth month                                    |          |
| 128            | 1890            | 228            | 945             | Extension for reply within fifth month                                     |          |
| 119            | 310             | 219            | 155             | Notice of Appeal   |          |
| 120            | 310             | 220            | 155             | Filing a brief in support of an appeal                                     |          |
| 121            | 270             | 221            | 135             | Request for oral hearing   |          |
| 138            | 1510            | 138            | 1510            | Petition to institute a public use proceeding                              |          |
| 140            | 110             | 240            | 55              | Petition to revive - unavoidable   |          |
| 141            | 1240            | 241            | 620             | Petition to revive - unintentional   |          |
| 142            | 1240            | 242            | 620             | Utility issue fee (or reissue)   |          |
| 143            | 440             | 243            | 220             | Design issue fee   |          |
| 144            | 600             | 244            | 300             | Plant issue fee  |          |
| 122            | 130             | 122            | 130             | Petitions to the Commissioner  |          |
| 123            | 50              | 123            | 50              | Petitions related to provisional applications                              |          |
| 126            | 180             | 126            | 180             | Submission of Information Disclosure Stmt                                  |          |
| 581            | 40              | 581            | 40              | Recording each patent assignment per property (times number of properties) |          |
| 146            | 710             | 246            | 355             | Filing a submission after a final rejection (37-CFR 1.129(a))              |          |
| 149            | 710             | 249            | 355             | For each additional invention to be examined (37 CFR 1.129(b))             |          |
| 179            | 710             | 279            | 355             | Request for Continued Examination (RCE)                                    |          |
| 169            | 900             | 169            | 900             | Request for expedited examination of a design application                  |          |

Other fee (specify)

\*Reduced by Basic Filing Fee Paid SUBTOTAL (3)

**SUBMITTED BY**

|                   |   |                                   |        |           |                   |
|-------------------|---|-----------------------------------|--------|-----------|-------------------|
| Name (Print/Type) | Natu J. Patel   | Registration No. (Attorney/Agent) | 39,559 | Telephone | 314-621-5070      |
| Signature         |  |                                   |        | Date      | December 22, 2000 |

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Office, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

PATENT  
17837-00002

**CERTIFICATE OF MAILING BY EXPRESS MAIL TO  
THE COMMISSIONER OF PATENTS AND TRADEMARKS**

Express Mail mailing label number: **EL319732875US**

Date of Mailing: **December 22, 2000**

I certify that the attached utility patent application of **WILLIAM MARCIAL, WILLIAM CHARLES HEINRICH AND RICHARD EDWARD FITZGERALD** for **ACCOUNT RECONCILIATION METHODS AND SYSTEMS**, including:

- Fifteen (15) pages of specification; fourteen (14) pages of claims; one (1) page of abstract; and forty (40) pages of Appendix A.
- Declaration and Power of Attorney (2 pgs)(submitted for inventor identification purposes only)
- Twenty two (22) sheets of drawings
- Patent Application Transmittal (1 page)
- Fee Transmittal (in duplicate) (1 page)
- Request and Certification of William Marcial (1 page)
- Request and Certification of William Charles Heinrich (1 page)
- Request and Certification of Richard Edward Fitzgerald (1 page)
- Return post card

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to the Assistant Commissioner for Patents, Box PATENT APPLICATION, Washington, D.C. 20231.



Nattu J. Patel, Reg. No. 39,559  
Armstrong Teasdale LLP  
One Metropolitan Square, Suite 2600  
St. Louis, MO 63102  
314/621-5070

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

|  |                      |  |
|--|----------------------|--|
| <b>REQUEST AND CERTIFICATION<br/>UNDER<br/>35 U.S.C. 122(b)(2)(B)(i)</b> | First Named Inventor | William Marcial et al.                     |
|  | Title                | ACCOUNT RECONCILIATION METHODS AND SYSTEMS |
|  | Atty Dkt. Number     | 17837-00002                                |

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

Date

12/20/2000

Signature



William Marcial

Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**

Burden Hour Statement: This collection of information is required by 37 CFR 1.213(a). The information is used by the public to request that an application not be published under 35 U.S.C. 122(b) (and the PTO to process that request). Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This form is estimated to take 6 minutes to complete. This time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant commissioner for Patents, Washington, DC 20231.**

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

|  |                      |  |
|--|----------------------|--|
| <b>REQUEST AND CERTIFICATION<br/>UNDER<br/>35 U.S.C. 122(b)(2)(B)(i)</b> | First Named Inventor | William Marcial et al.                     |
|  | Title                | ACCOUNT RECONCILIATION METHODS AND SYSTEMS |
|  | Atty Dkt. Number     | 17837-00002                                |

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

12/20/00  
Date

  
Signature

William Charles Heinrich  
Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**

Burden Hour Statement: This collection of information is required by 37 CFR 1.213(a). The information is used by the public to request that an application not be published under 35 U.S.C. 122(b) (and the PTO to process that request). Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This form is estimated to take 6 minutes to complete. This time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant commissioner for Patents, Washington, DC 20231.**

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

|  |                      |  |
|--|----------------------|--|
| <b>REQUEST AND CERTIFICATION<br/>UNDER<br/>35 U.S.C. 122(b)(2)(B)(i)</b> | First Named Inventor | William Marcial et al.                     |
|  | Title                | ACCOUNT RECONCILIATION METHODS AND SYSTEMS |
|  | Atty Dkt. Number     | 17837-00002                                |

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

12/20/00

Date

R E. Fitzgerald

Signature

Richard Edward Fitzgerald

Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**

**Burden Hour Statement:** This collection of information is required by 37 CFR 1.213(a). The information is used by the public to request that an application not be published under 35 U.S.C. 122(b) (and the PTO to process that request). Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This form is estimated to take 6 minutes to complete. This time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:** Assistant commissioner for Patents, Washington, DC 20231.